

UNITED STATES BANKRUPTCY COURT

District of New Jersey
402 East State Street
Trenton, NJ 08608

Case No.: 12–38344–MBK
Chapter: 13
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Joseph Frank DeRose
295 Savannah Road
Toms River, NJ 08757

Social Security No.:
xxx–xx–4913

Employer's Tax I.D. No.:

NOTICE OF CASE CLOSED WITHOUT DISCHARGE

All creditors and parties in interest are notified that the above–named case has been closed without entry of discharge for the reason(s) indicated below.

- ☐ Debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Joint debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Joint debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☒ Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4–year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ Joint Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4 year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ An Order denying or revoking the debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

- An Order denying or revoking the joint debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

If the debtor subsequently files a Motion to Reopen the Case to allow for the filing of the above document, the debtor must pay the applicable filing fee. If the debtor's case was closed because the debtor received a discharge in a previous case as set forth above, the debtor will have received a Notice of Clerk's Evidence of Previous Discharge providing an opportunity to be heard prior to case closing.

Dated: January 20, 2017

JAN: pbf

Jeanne Naughton
Clerk

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 District of New Jersey

In re:
 Joseph Frank DeRose
 Debtor

Case No. 12-38344-MBK
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: cscnodsc

Page 1 of 1
 Total Noticed: 15

Date Rcvd: Jan 20, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 22, 2017.

db	+Joseph Frank DeRose, 295 Savannah Road, Toms River, NJ 08757-2322
516069208	+DITECH FINANCIAL, LLC, P.O. BOX 44265, JACKSONVILLE, FL 32231-4265
516069209	+DITECH FINANCIAL, LLC, P.O. BOX 44265, JACKSONVILLE, FL 32231, DITECH FINANCIAL, LLC, P.O. BOX 44265, JACKSONVILLE, FL 32231-4265
513528518	+Ford Motor Credit, P.O. Box 220555 JB, Pittsburgh, PA 15257-2555
513644653	+GMAC MORTGAGE, LLC, c/o Zucker Goldberg & Ackerman, 200 Sheffied Street, Suite 301, Mountainside, NJ 07092-2315
513528521	+NISSAN MOTOR ACCEPTANCE CORPORATION, LOSS RECOVERY, PO BOX 660366, DALLAS TX 75266-0366 (address filed with court: Nissan Motor Acceptance, 8900 Freeport Pkwy, Irving, TX 75063)
513544730	Nissan-Infiniti LT, PO Box 660366 Dallas TX 75266-0366
513781110	+Ocwen Loan Servicing, LLC, Zucker, Goldberg & Ackerman, LLC, 200 Shefffield St., Mountainside, NJ 07092-2314
515861514	RESIDENTIAL CREDIT SOLUTIONS, INC., ATT: BANKRUPTCY, P.O. BOX 163229, FT. WORTH, TX 76161-3229
515861515	+RESIDENTIAL CREDIT SOLUTIONS, INC., ATT: BANKRUPTCY, P.O. BOX 163229, FT. WORTH, TX 76161-3229, RESIDENTIAL CREDIT SOLUTIONS, INC., ATT: BANKRUPTCY 76161-3229

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Jan 20 2017 23:21:39 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Jan 20 2017 23:21:35 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
513528519	+E-mail/Text: ally@ebn.phinsolutions.com Jan 20 2017 23:20:59 GMAC Mortgage, P.O. Box 9001719, Louisville, KY 40290-1719
513528520	E-mail/Text: bankruptcy.bnc@ditech.com Jan 20 2017 23:21:24 Green Tree, P.O. Box 94710, Palatine, IL 60094
513545046	+E-mail/PDF: gecsed@recoverycorp.com Jan 20 2017 23:19:59 Green Tree Servicing LLC, 7340 S. Kyrene Rd, Recovery Dept T120, Tempe, AZ 85283-4573

TOTAL: 5

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 22, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 20, 2017 at the address(es) listed below:

Albert Russo	docs@russotrustee.com
Amy L. SantaMaria	on behalf of Creditor Bank of America by its servicer Green Tree Servicing LLC asantamaria@kaplaw.com
Denise E. Carlon	on behalf of Creditor Residential Credit Solutions, Inc. bankruptcynotice@zuckergoldberg.com, bkgroup@kmlawgroup.com
Joel A. Ackerman	on behalf of Creditor GMAC MORTGAGE, LLC jackerman@zuckergoldberg.com
Miriam Rosenblatt	on behalf of Creditor Bank of America by its servicer Green Tree Servicing LLC mrosenblatt@rasflaw.com
R. A. Lebron	on behalf of Creditor RESIDENTIAL CREDIT SOLUTIONS, INC. bankruptcy@feinsuch.com
William H. Oliver, Jr.	on behalf of Debtor Joseph Frank DeRose bkwooliver@aol.com

TOTAL: 7